

**Amendments to the Specification:**

Please replace the paragraph on page 8, line 26 to page 9, line 2 with the following amended paragraph:

Fig. 4 is a simplified diagram of one embodiment of a data structure 400 for the encumbrance database 208 implemented in accordance with the present invention. This diagram is used herein for illustrative purposes only and is not intended to limit the scope of the invention. In this embodiment, the encumbrance database includes an encumbrance table 400. Encumbrance table 400 includes a Supplier Identifier (ID) column 402, a Business ID column ~~304~~ 404, and a Promotion ID column ~~306~~ 406. The Supplier ID is an identifier of a particular supplier. The Supplier ID is an identifier of a supplier at which awards may be redeemed. The Business ID and Promotion ID are identifiers of a merchant and promotion, respectively, for which the corresponding supplier will not redeem awards. For example, the data in row 410 indicate that Supplier "200" will not redeem points that were earned at merchant "2" via promotion "1".